

2018 Qualified Health Plan and Essential Plan Line Up

Date: October 25, 2017
Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID: 43102391

TODAY'S WEBINAR

- Dial in to listen to the audio portion of the webinar using the audio instructions on your WebEx control panel.
- All participants will remain muted for the duration of the program.
- Questions can be submitted using the Q&A function on your WebEx control panel; we will pause periodically to take questions.
- A recording of the webinar and any related materials will be available online and emailed to all registrants.

What's New/What's Coming 2

Here's what you said:

- More than 96% said it “increased my knowledge of the topic(s)”.
- More than 97% said “the information will allow me to better assist consumers with their Marketplace Renewal”.

“Keep up the good work.”

“So far all that has been taught and given has been excellent and a joy to go through.”

We received several questions about completing recertification requirements. Assistors who are not able to participate in the live webinars can watch them at their convenience by going to <http://info.nystateofhealth.ny.gov/SpringTraining> and clicking on the “Video” for each session.

4 October 5, 2016	2017 Renewal Improvements –Provided information regarding changes and improvements which have been implemented for 2017 renewals in NY State of Health	Presentation  Pick a Plan Essential Plan Email Reminder Pick a Plan Qualified Health Plan Email Reminder Renewal Email Reminder Get Ready for 2017 Email Assistor Renewal Checklist
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PRESENTERS



Welcome

Gabrielle Armenia

Bureau Director, Child Health Plus Policy & Exchange
Consumer Assistance

Speakers

Danielle Holahan

Deputy Director, NY State of Health

Maggie Middleton

Director of Plan Management, NY State of Health

NY State of Health is Open for Business

- Health and dental insurer options will continue to be robust in every county of the State
- After tax credits, many consumers will find their premiums will be lower in 2018 than they are today
- Open enrollment begins November 1, 2017 and will continue through January 31, 2018
- Our priority is to ensure that quality, affordable coverage is available

2018 Qualified Health Plans

- A total of 12 health insurers will continue to offer Qualified Health Plans (QHPs) in the individual market in 2018
- Affinity Health Plan and CareConnect will not offer QHPs in individual marketplace in 2018
 - Consumers in these counties will have a choice of 6 or more insurers in 2018

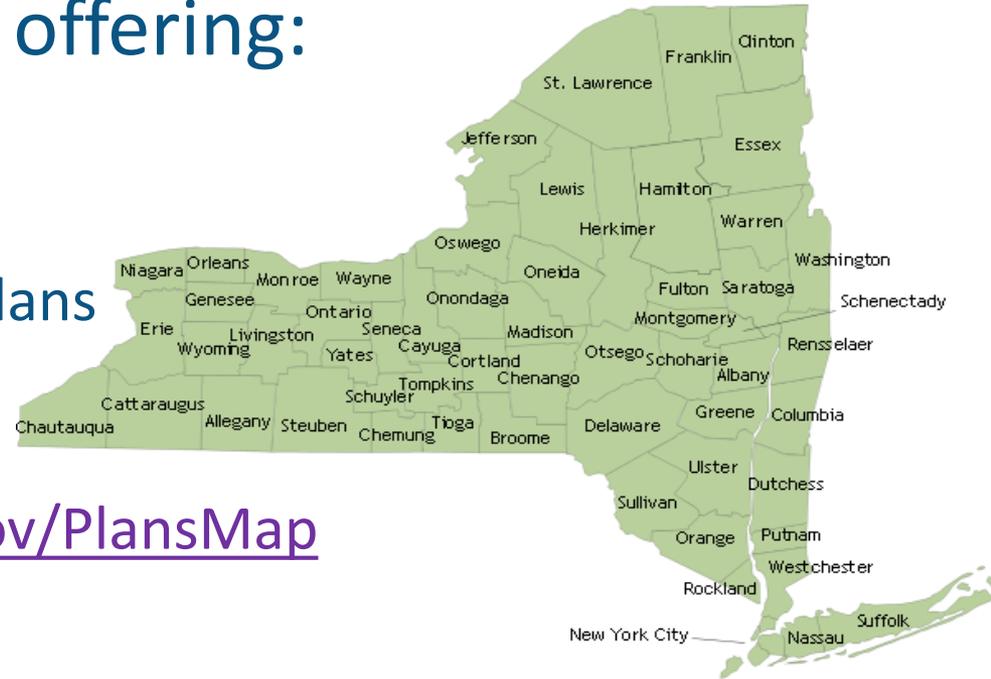
2018 QHP Insurers: Individual Market



2018 Qualified Health Plans

County maps of insurers offering:

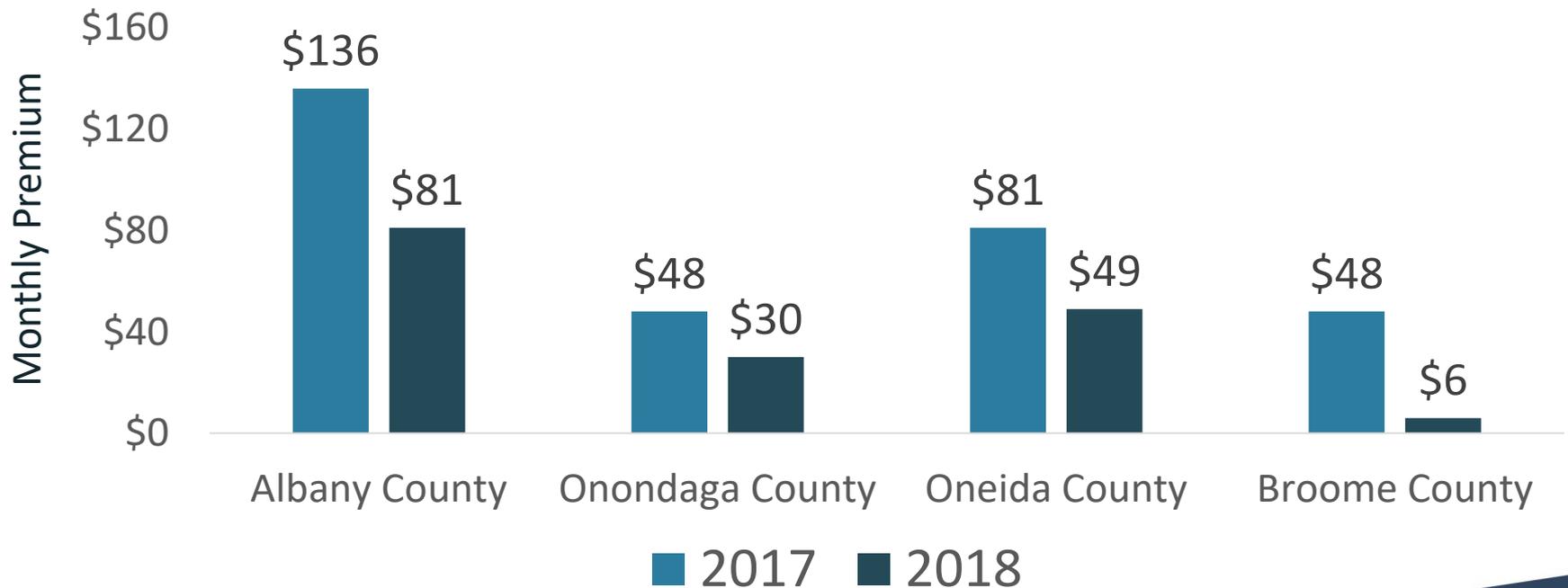
- Individual Marketplace Plans
- Dental Plans
- Small Business Marketplace Plans



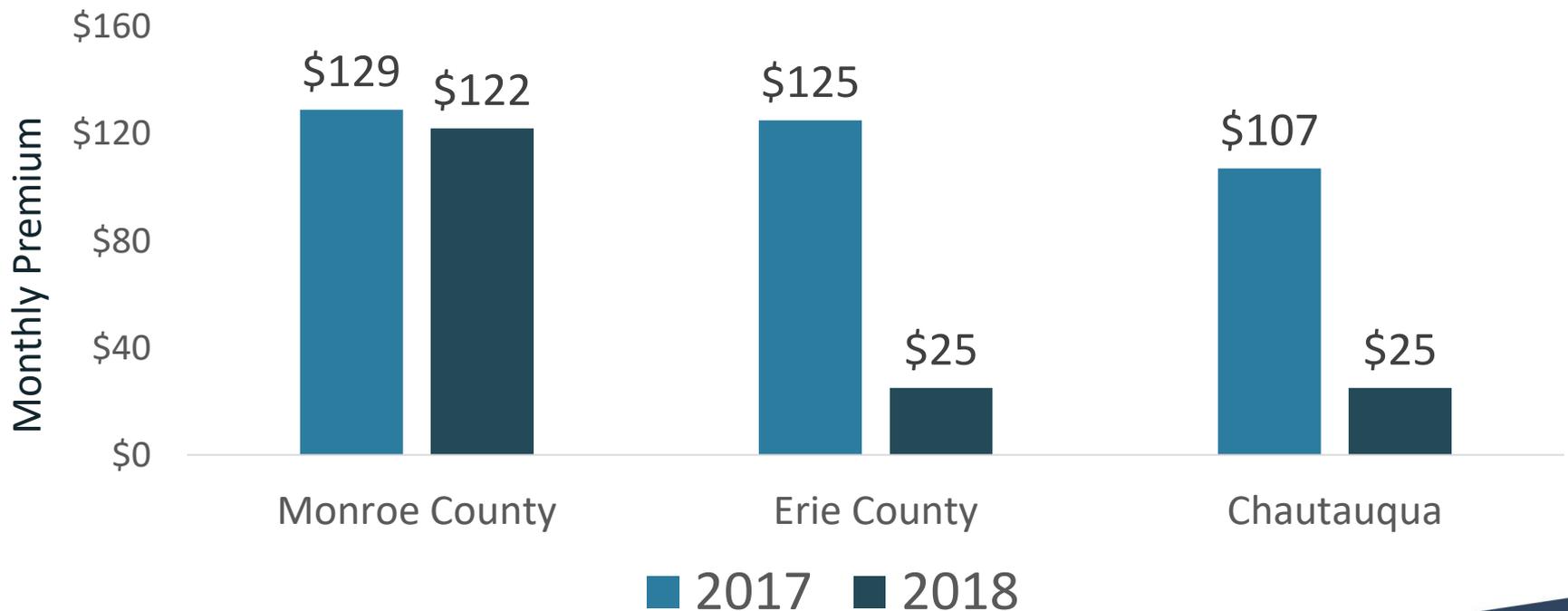
Available at:

<http://info.nystateofhealth.ny.gov/PlansMap>

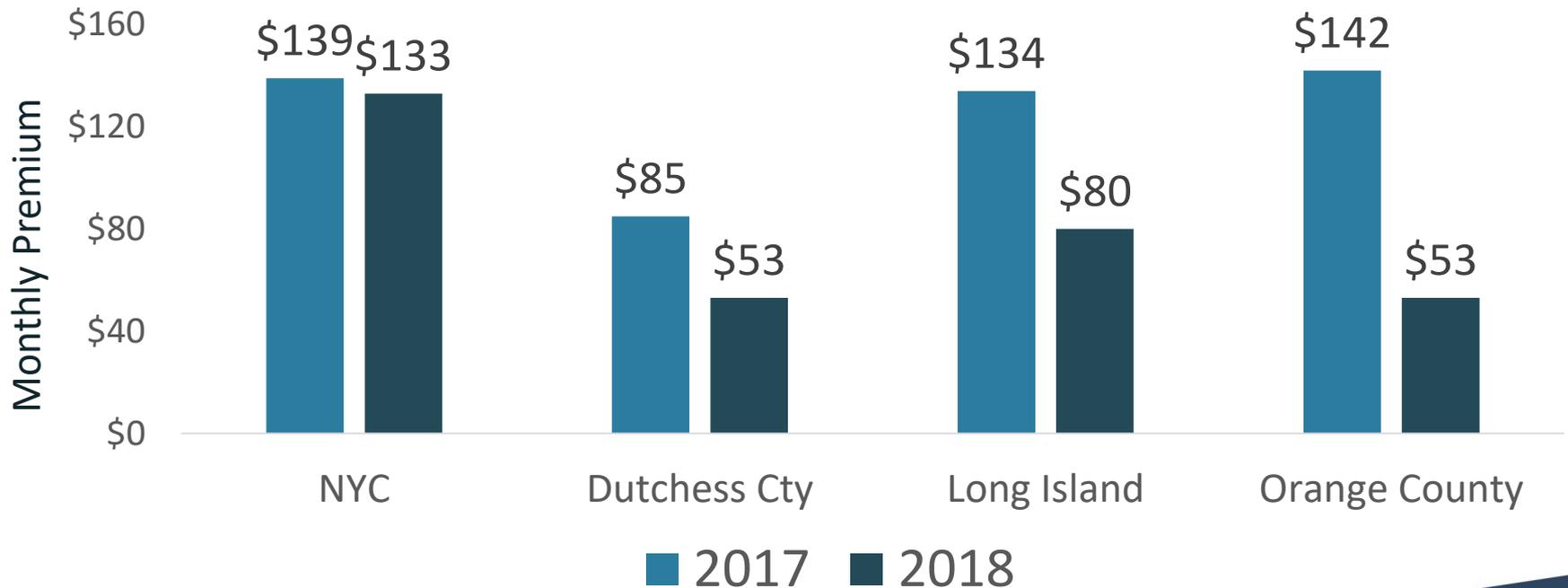
Premium Decreases for Most Popular Silver Plans- Income \$25,000



Premium Decreases for Most Popular Silver Plans- Income \$25,000



Premium Decreases for Most Popular Silver Plans- Income \$25,000



Standard Product Refresher

- Every insurer must offer a Standard Product at each metal level and in every county of its Marketplace service area
- Standard products must include the Essential Health Benefits – except pediatric dental, which is optional if otherwise available
- Cost sharing (deductibles, copayments) are the same across insurers within a metal tier

Standard Products in 2018

<u>Metal Level</u>	<u>Deductible 2017</u>	<u>Deductible 2018</u>	<u>Max Out of Pocket 2017</u>	<u>Max Out of Pocket 2018</u>
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4,000	\$4,000
Silver	\$2,000	\$2,000	\$6,750	\$6,750
Silver (>200 -<250 FPL)	\$1,650	\$1,650	\$5,700	\$5,550
Silver (>150 -<200 FPL)	\$300	\$250	\$2,100	\$2,100
Silver (>100 -<150 FPL)	\$0	\$0	\$1,000	\$1,000
Bronze	\$4,000	\$4,000	\$7,150	\$7,150
Catastrophic	\$7,150	\$7,350	\$7,150	\$7,350

Non-Standard Products

- Insurers can offer up to three (3) non-standard products in each metal level
- Unlike standard products, non-standard products do not have to be offered at all four metal levels. They must, however, be offered at a minimum of two metal levels of the issuers choosing
- The number of non-standard Bronze products that can be offered is limited

Side by Side Comparison

	Standard	Non-Standard
Offering	Offered by <u>all</u> insurers	Offered by <u>most</u> insurers
Provider Network	QHP Standard Network	May be the QHP Network, Tiered or Limited Network
Covered Benefits	Essential Health Benefits (EHB)	EHB plus additional benefits (e.g., adult dental, adult vision, acupuncture)
Cost-sharing	Standard across all insurers	Varies from insurer to insurer

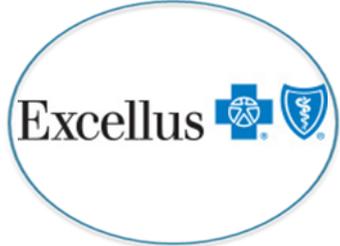
Naming Format - Individual Market

Field Name	Values	Meaning
Product Name	To be assigned by Insurer	
Metal Tier	Bronze, Silver, Gold, Platinum, Child Only, Catastrophic	Identifies Metal Level and whether Child Only Product
Standard/ Non-standard	ST or NS	Identifies Standard (ST) or Non-Standard (NS) Product
Network Coverage	INN or OON	Identifies in-network coverage (INN) or out-of-network coverage (OON)
Dental Coverage	Pediatric Dental, Adult/ Family Dental	Identifies type of dental coverage included, if any, in QHP
Dependent Age Coverage	Dep25, Dep29	Identifies the maximum age of covered dependents
Non-Standard Details	Adult Vision, Family Dental, Family Vision, Wellness, Other	Identifies additional covered benefits

Questions?

2018 Essential Plan Insurers

Standard Plans and Standard Plus Dental and Vision

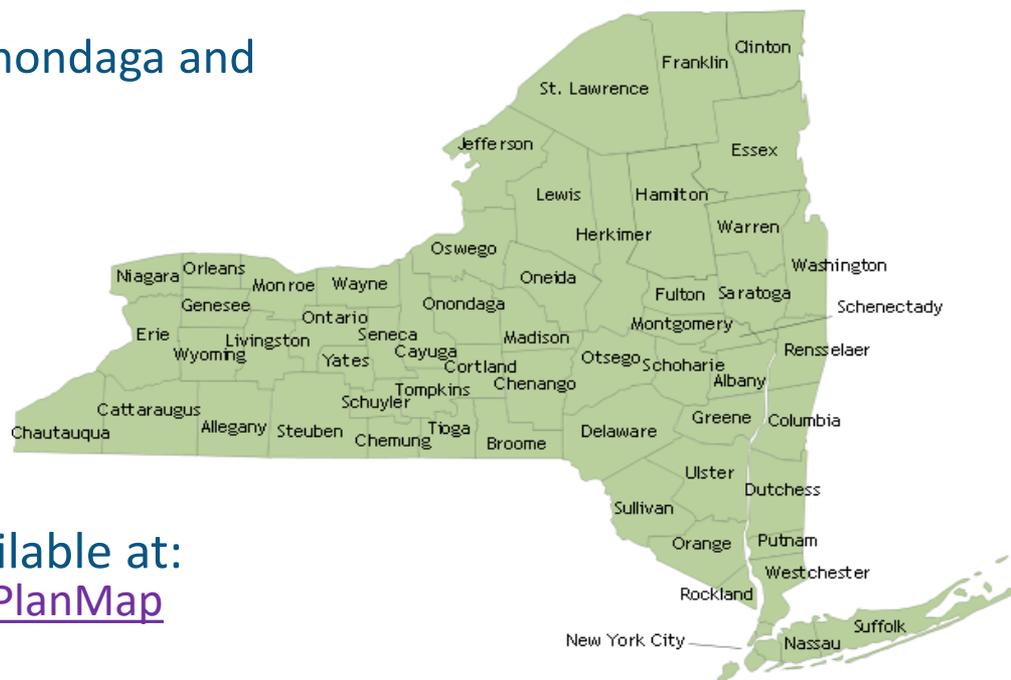


Offers Essential Plan
Plus Vision and
Dental



2018 Essential Plans

- **Entering Market:**
 - Molina Health Care – Cortland, Onondaga and Tompkins counties
- **Expanded Service Area:**
 - Fidelis – Ulster county



County maps of insurers offering EP available at:
<http://info.nystateofhealth.ny.gov/EssentialPlanMap>

Essential Plan Options

- **Consumers eligible for Essential Plan 1 (150 – 200% FPL):**
 - \$20 premium
 - Option to purchase Essential Plan 1 plus Vision and Dental for an additional premium
- **Consumers eligible for Essential Plan 2 (138 – 150% FPL):**
 - \$0 premium
 - Option to purchase Essential Plan 2 plus Vision and Dental for an additional premium
- **Consumers eligible for Essential Plan 3 and 4 (up to 138% FPL):**
 - \$0 premium
 - Additional benefits included (dental, vision, non-emergency transportation, non-prescription drugs, orthotic services, orthotic footwear)

2018 Small Business Marketplace



- Five insurers will offer coverage in the Small Business Marketplace (SHOP) in 2018
- CareConnect, Capital District Physicians Health Plan (CDPHP) and EmblemHealth will not offer coverage through the SHOP marketplace in 2018
- SHOP products will be available in all counties except Nassau and Suffolk where employers will continue to be able to purchase small group coverage directly from insurers

2018 Insurers: Small Business Marketplace



Naming Format – Small Business Marketplace

Same elements as Individual Market,
PLUS the following:

Field Names	Values	Meaning
Domestic Partner	DP	Identifies that domestic partners are covered
Family Planning	FP	Identifies that family planning benefits are covered

2018 Individual Dental Plans



2018 SHOP Dental Plans





NYS Provider & Health Plan Look-Up Tool

- An on-line tool to research provider networks and health plans
- Search by provider, including doctors and hospitals, to see which health plans they participate in
- Search by health plan, to see a list of providers that participate with that plan
- The NYS Provider & Health Plan Look-Up currently includes:
 - Qualified Health Plans
 - Essential Plan
 - Child Health Plus
 - Medicaid Managed Care
 - Health and Recovery Plans
 - Fully Integrated Duals Advantage
 - Managed Long Term Care
- The tool is regularly updated using data submitted by health plans



NYS Provider & Health Plan Look-Up

<https://info.nystateofhealth.ny.gov/lookuptutorial>

Not sure how to get started? Click on the link to watch a short video!



<https://pndslookup.health.ny.gov/>

QHP Plan Preview

2018 plan options now available

Search for Plans

This search tool lets you view health plans based on features important to you. Select from the features below.

Estimate Financial Help

Follow these steps in order:

1. Select the year you are interested in from the "Plan Year" dropdown.
2. Click the "Search" button (this will set the plan year for you).
3. Select the "Estimate Financial Help" button and enter the information about your County, Household Size, and Household Income.
4. Click "Calculate".
5. Click the "Search" button a second time to view plans after estimating monthly financial help.

Click [here](#) to search for doctors and facilities. By clicking on the link, you will be re-directed to the NYS Provider & Health Plan Look-Up website.

Estimate of Financial Help Disclaimer: This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

Quality Ratings Data Disclaimer: Plan quality ratings and enrollee survey results for 2018 were calculated by the U.S. Centers for Medicare and Medicaid Services (CMS), using data provided by health plans in 2017. CMS is testing the use of star ratings this year and will use this test to improve the program. Learn more about these ratings <https://info.nystateofhealth.ny.gov/QualityRatings>

Filter Options

County (Required) Fulton	Plan Year 2018	Persons Covered (Required) COUPLE	Overall Quality Rating --All--
Coverage Type MEDICAL	Metal Level --All--	Insurance Company --All--	HIOS Plan ID --All--
Estimated Financial Help Estimate Financial Help 626.99		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	Reset All Search

QHP Plan Preview

Search plans for **2018**

Estimate of Financial Help Disclaimer:

This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

Compare Plans ⁹

Reset Compare Plans

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	Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
<input type="checkbox"/>	 FIDELIS CARE ★★★★★ Quality Details	Fidelis Care Bronze ST INN Pediatric Dental Dep25	Bronze	Medical Plus Child Dental	Fulton	Couple	\$760.42	\$133.43	View Details
<input type="checkbox"/>	 COPHP ★★★★★ Quality Details	HDHMO Qualified 40, Bronze,HSA, ST, INN, Dep25	Bronze	Medical	Fulton	Couple	\$795.56	\$168.57	View Details
<input type="checkbox"/>	 COPHP ★★★★★ Quality Details	HDHMO Qualified 44, Bronze, HSA,NS, INN, Dep 25, Adult Vision, Lasik, Wellness	Bronze	Medical	Fulton	Couple	\$851.18	\$224.19	View Details
<input type="checkbox"/>	 MVP HEALTH CARE ★★★★★ Quality Details	MVP Premier HDHP Bronze 1 ST INN Dep25 Telemedicine Wellness	Bronze	Medical	Fulton	Couple	\$856.32	\$229.33	View Details

Plans display with tax credit deducted

Benefit Design Description

Plan Details

You can see information about premiums, co-pays, deductibles, covered services and quality details for each plan. To see more information, click on the plus sign before the 'Benefit' in column one or click on 'Plan Documents' at the end of the list.

[Back to Plan List](#)

[Print this Page](#)



MVP Premier Bronze 2 ST INN Dep25 Telemedicine Wellness

You Pay	\$230.65				
Price Per Month	\$857.64	Metal ⓘ	Bronze	Overall Quality Rating ⓘ	★★★★☆ Quality Details
Maximum Out of Pocket ⓘ	\$7,150 / \$7150 per person \$14300 per group	Out-of-Network Coverage ⓘ	No	Allows Health Savings Account	No
Plan Id	56184NY0140030	Persons Covered	Couple	Deductible ⓘ	\$4,000 / \$4000 per person \$8000 per group

Design Each contract provides up to \$125 for Gym Membership, Kids Sports, Massage Therapy, Smoking Cessation and Weight Loss Support Programs. Telemedicine is a covered benefit. No referrals required. This plan has an Embedded Deductible (if applicable) and Out of Pocket Maximum.

Questions?

Recertification Process



- All Assistors who are registered by 10/31/2017 and/or who were trained in September or October of 2017 must view all webinars to be recertified.
 - <https://info.nystateofhealth.ny.gov/SpringTraining>
- Navigators must also watch the Small Business Marketplace training to be recertified.
 - <https://info.nystateofhealth.ny.gov/news/navigator-training-small-business-marketplace>
- Assistors, keep track of the date you watched the live webinar or the video for each of this year's five (5) Recertification Webinars (6 if a Navigator).
- Provide your dates to your supervisor so they can complete the Recertification Report.

Recertification Process



- Recertification Spreadsheets (lists) will be sent to agency contacts Mid-November.
- Supervisors and Managers, watch your email for your agency's Recertification Report.
- Instructions on how to complete the forms and due dates will be included in the email.
- Recertification documents will be due before the end of December.

Thank you for joining us!



- Please complete the survey
 - Evaluation of Webinar: 2018 QHP & EP Line-Up
- As always, watch for the video and materials to be posted to:
<http://info.nystateofhealth.ny.gov/SpringTraining>